

Secretary, Department of Urban Development, MoHUA chairs 10th meeting of CSMC under PMAY-U 2.0

Over 1.93 lakh additional houses approved under the scheme, total houses sanctioned reach 20.80 lakh

Empowering Women, Strengthening Families: 97% of Houses Allotted in Women's Name or Joint Ownership

Posted On: 16 OCT 2026 9:39PM by PIB Delhi

Over 1.93 lakh additional houses were approved under Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) during the 10th meeting of the Central Sanctioning and Monitoring Committee (CSMC), held in New Delhi on 16th October 2026 under the chairmanship of Shri Satendra Singh, Secretary, Department of Urban Development (DoUD), Ministry of Housing and Urban Affairs (MoHUA). Shri Kumar Ravikant Singh, Joint Secretary and Mission Director (JS&MD), Housing for All (HFA); Shri Sanjeet, Joint Secretary and Financial Advisor (JS&FA); Shri Vaibhav Rundwal, Director, HFA, officials from the Ministry; and Mission Directors, representatives from the participating 11 States were among those present in the meeting.



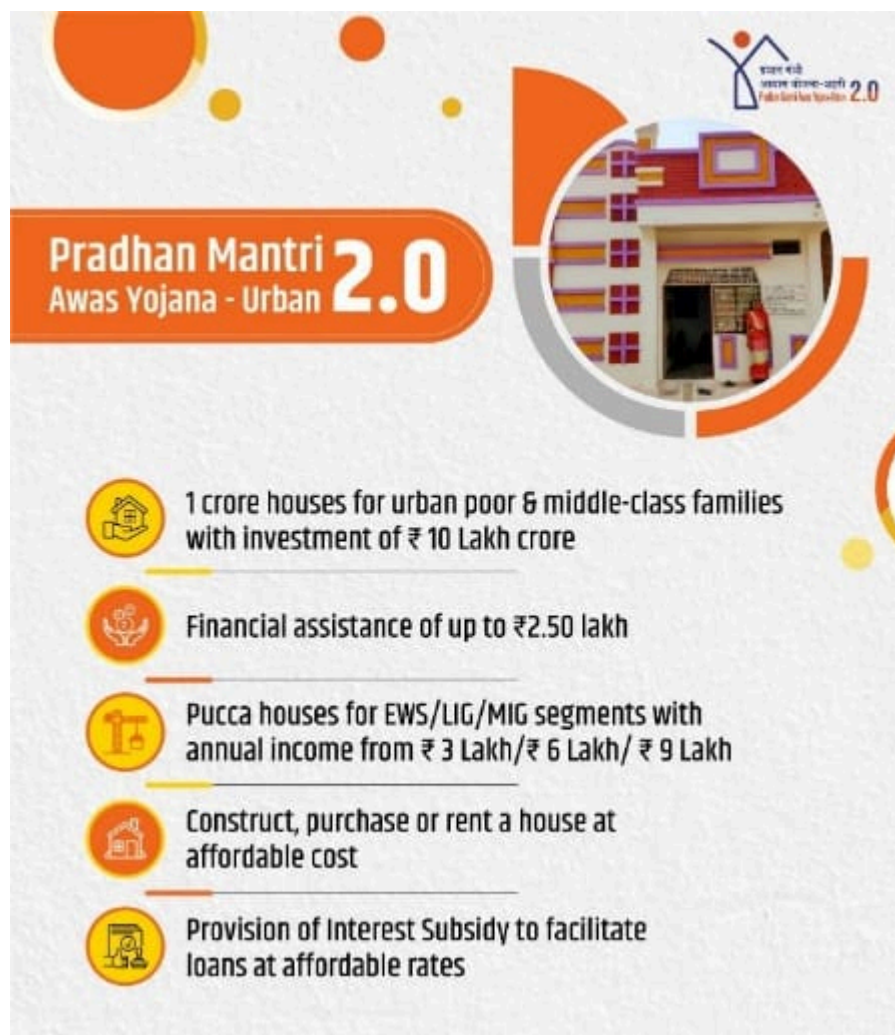
With the approval of 1.93 lakh additional houses, the cumulative number of houses sanctioned under the Mission is now at 20.80 lakh. In today's meeting, houses have been sanctioned under Beneficiary Led Construction (BLC) and Affordable Housing in Partnership (AHP) verticals of PMAY-U 2.0 in Andhra Pradesh (6,560 houses), Bihar (52,866 houses), Chhattigarh (4,670 houses), Gujarat (14,290 houses), Karnataka (3,116 houses), Mizoram (1,003 houses), Odisha (3,126 houses), Sikkim (29 houses), Telangana (18,120 houses), Uttar Pradesh (73,182 houses) and West Bengal (16,559 houses) for eligible urban families belonging to the Economically Weaker Section (EWS).

During the meeting, the Committee discussed measures to accelerate the implementation of PMAY-U 2.0, with emphasis on timely approvals, effective monitoring and delivery of housing benefits to eligible beneficiaries.

Expanding Access to Affordable Housing

Launched in September 2024, PMAY-U 2.0 aims to provide financial assistance of up to ₹2.50 lakh each to 1 crore additional urban poor and middle-class families to construct or purchase a pucca house. The scheme extends support to eligible EWS, LIG and MIG families with an annual household income of up to ₹9 lakh.

PMAY-U 2.0 provides assistance through four verticals: Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH) and Interest Subsidy Scheme (ISS). The verticals cater to different housing needs of citizens as per their eligibility and requirement.



BLC: Eligible families can construct a pucca house on their own land;

AHP: A beneficiary can purchase their own home in public/private housing projects;

ARH: For those requiring affordable rental accommodation in cities; and

ISS: Interest subsidy of up to ₹1.80 lakh is provided to EWS/LIG and MIG families availing housing loans of up to ₹25 lakh.

Strengthening Implementation through Cooperative Federalism

During the meeting, Secretary, UD underscored the need for close coordination between the Ministry and States/UTs/ULBs to ensure the timely submission and processing of housing proposals. States/UTs were encouraged to address implementation bottlenecks, strengthen project monitoring, identify eligible beneficiaries and expedite the completion and occupancy of houses under approved projects. He further emphasised that the occupancy of already completed AHP houses under PMAY-U should be expedited to ensure that eligible beneficiaries can avail the benefits for their ease of living.

Focus on Timely Approvals and Regular Monitoring

Further, Secretary, UD highlighted the need for regular meetings, timely submission of proposals and sustained monitoring to facilitate effective implementation of the scheme. He stressed that States/UTs must exercise due diligence while preparing and submitting proposals to ensure completeness, accuracy and compliance with prescribed PMAY-U 2.0 guidelines, thereby avoiding delays and procedural hassles.

He directed States/UTs to work closely with the Ministry to resolve implementation-related issues, address matters requiring intervention and ensure that approved projects progress within the prescribed timelines, enabling eligible beneficiaries to receive the intended benefits of the scheme.

Women-Centric and Inclusive Development

PMAY-U 2.0 prioritises women-led development by providing women of the family with ownership or co-ownership of houses. The approach seeks to strengthen women's financial security, improve their role in household decision-making and provide families with a stronger foundation for long-term stability.

The Mission also seeks to extend the benefits of affordable housing to eligible families from vulnerable and underserved sections of urban society. By facilitating access to formal housing, the scheme contributes to improved living conditions and supports the social and economic well-being of beneficiary households.

Of the 20.80 lakh houses sanctioned under PMAY-U 2.0, 20.16 lakh houses (97%) have been allotted to women (ownership or joint ownership).

Further, to promote inclusivity, 1.81 lakh houses have been sanctioned to senior citizens; 3.61 lakh houses for SC beneficiaries, 1.06 lakh for ST beneficiaries and 9.14 lakh for OBC beneficiaries, reaffirming the scheme's commitment to equitable access to safe, affordable and dignified housing.

Towards the Goal of 'Housing for All'

The approval of 20.80 lakh houses under PMAY-U 2.0 represents continued progress towards the Mission's objective of extending affordable housing support to eligible urban families. Overall, under PMAY-U and PMAY-U 2.0, more than 1.27 crore houses have been sanctioned by the Government while 1.01 crore houses are already completed.

PMAY-U 2.0 continues to turn the vision of 'Housing for All' into reality, bringing millions of urban families closer to a secure home, a dignified life and a brighter future.

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